

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Ratke, Lynn M § Case No. 08 B 32942  
Ratke, Chet D §  
Debtors §  
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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/02/2008.

2) The plan was confirmed on 07/06/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/14/2011.

5) The case was dismissed on 11/14/2011.

6) Number of months from filing or conversion to last payment: 33.

7) Number of months case was pending: 38.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$34,620.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$34,978.00

Less amount refunded to debtor \$0

**NET RECEIPTS:**

\$34,978.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,876.00

Court Costs \$0

Trustee Expenses & Compensation \$2,035.50

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,911.50

Attorney fees paid and disclosed by debtor \$749.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Auto Finance	Secured	\$22,329.20	\$22,243.88	\$22,243.88	\$22,243.88	\$1,041.79
Capital One Auto Finance	Secured	NA	\$0	\$0	\$0	\$0
Cook County Treasurer	Secured	NA	\$0	\$0	\$0	\$0
ECast Settlement Corp	Secured	NA	\$140.77	\$140.77	\$0	\$0
Ford Motor Credit Corporation	Secured	NA	\$0	\$0	\$0	\$0
HSBC Mortgage Services	Secured	\$2,020.28	\$2,020.28	\$2,020.28	\$2,020.28	\$0
HSBC Mortgage Services	Secured	\$54,541.32	\$53,882.70	\$53,882.70	\$0	\$0
HSBC Mortgage Services	Secured	\$265,071.28	\$263,050.89	\$263,050.89	\$0	\$0
HSBC Mortgage Services	Secured	\$4,324.35	\$658.62	\$658.62	\$658.62	\$0
Capital One	Unsecured	\$17,237.77	\$18,148.13	\$18,148.13	\$808.21	\$0
Capital One Auto Finance	Unsecured	NA	\$0	\$0	\$0	\$0
Chase Bank USA NA	Unsecured	\$3,313.61	\$3,490.11	\$3,490.11	\$155.42	\$0
Comcast	Unsecured	\$188.57	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$462.21	\$462.21	\$462.21	\$20.63	\$0
CR Evergreen LLC	Unsecured	\$4,324.35	\$4,324.35	\$4,324.35	\$192.56	\$0
Discover Financial Services	Unsecured	\$6,695.28	\$6,695.28	\$6,695.28	\$298.16	\$0
East Bay Funding	Unsecured	\$4,657.48	\$4,808.65	\$4,808.65	\$214.14	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
East Bay Funding	Unsecured	\$1,973.79	\$2,100.55	\$2,100.55	\$93.55	\$0
ECast Settlement Corp	Unsecured	\$2,625.17	\$2,625.17	\$2,625.17	\$116.89	\$0
ECast Settlement Corp	Unsecured	\$1,096.04	\$1,096.04	\$1,096.04	\$48.80	\$0
ECast Settlement Corp	Unsecured	\$411.44	\$346.16	\$346.16	\$15.43	\$0
ECast Settlement Corp	Unsecured	\$29,767.25	\$25,033.21	\$25,033.21	\$1,114.82	\$0
Ford Credit	Unsecured	\$27,927.89	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	NA	\$27,939.80	\$27,939.80	\$1,244.37	\$0
Nicor Gas	Unsecured	\$345.50	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,744.35	\$1,744.35	\$1,744.35	\$77.67	\$0
Resurgent Capital Services	Unsecured	\$7,119.06	\$7,119.06	\$7,119.06	\$317.02	\$0
RoundUp Funding LLC	Unsecured	\$3,939.90	\$3,939.90	\$3,939.90	\$175.46	\$0
RoundUp Funding LLC	Unsecured	\$4,614.41	\$4,688.33	\$4,688.33	\$208.80	\$0
Sprint	Unsecured	\$166.49	NA	NA	\$0	\$0
Trademark Insurance Co	Unsecured	\$2,931.24	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
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**Secured Payments:**

Mortgage Ongoing	\$316,933.59	\$0	\$0
Mortgage Arrearage	\$2,678.90	\$2,678.90	\$0
Debt Secured by Vehicle	\$22,243.88	\$22,243.88	\$1,041.79
All Other Secured	\$140.77	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$341,997.14</b>	<b>\$24,922.78</b>	<b>\$1,041.79</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$114,561.30</b>	<b>\$5,101.93</b>	<b>\$0</b>
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**Disbursements:**

Expenses of Administration	\$3,911.50
Disbursements to Creditors	\$31,066.50
<b>TOTAL DISBURSEMENTS:</b>	<b>\$34,978.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 1, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.